

FEMA Flood Risk Mapping Project

Santa Rosa Creek Watershed

Santa Rosa City Council | June 3, 2025

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FEMA



RiskMAP
Increasing Resilience Together

FEMA Flood Risk Mapping Project

- FEMA is developing **official flood maps** for the City of Santa Rosa.
- New maps identify **Special Flood Hazard Areas (SFHAs)** — high-risk flood zones.
- Properties in SFHAs:
 - Subject to stricter building standards.
 - May be required to carry **flood insurance** if they have a federally backed mortgage.

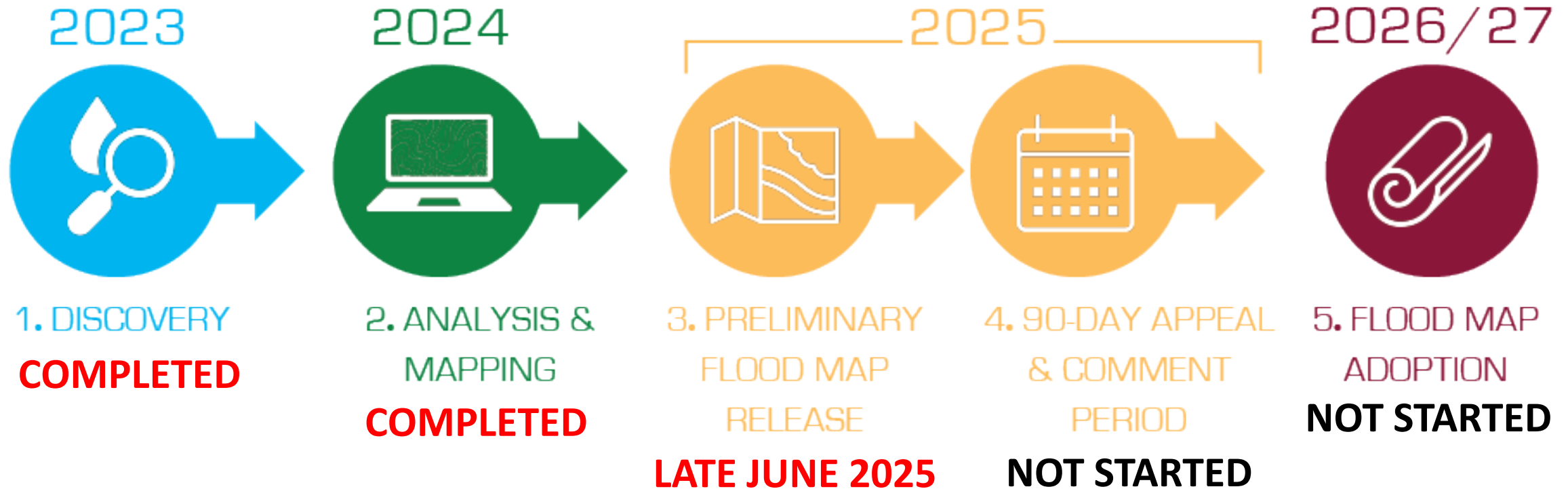


FEMA

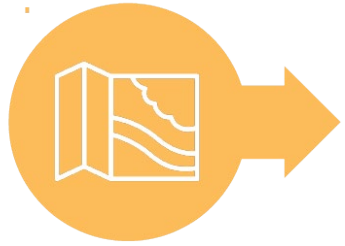
Project Benefits

- **Assessing flood risk will help our community** make informed decisions about where to live, what to build, and how to protect homes and businesses.
- The flood maps will also help City officials **develop strategies for improving our resiliency**, such as infrastructure improvements and future development, thereby contributing to a safer city.

Project Timeline



FEMA



Preliminary Map Release

- **Preliminary maps** identify properties now considered within SFHAs.
 - Residents and businesses will be notified
 - City/County to coordinate community meeting with FEMA and the National Flood Insurance Program (NFIP) prior to 90-day public comment & appeal period.
- GIS flood mapping tools will be available online:
[SRCity.org/FEMAFloodMapping](https://srcity.org/FEMAFloodMapping)
- Updated FEMA flood maps may affect insurance requirements and building or development standards.
- Estimated preliminary map release: **Late June 2025**



FEMA



90-Day Appeal/Comment Period

- **Appeals:** Must be based on **scientific or technical errors** and supported by certified data.
- **Comments:** For corrections like **road names** or **place names**.
- Detailed information about this process will be available online at:
[SRCity.org/FEMAFloodMapping](https://srcity.org/FEMAFloodMapping)
- Estimated 90-day public appeal and comment period opens: **Winter 2025/2026**



FEMA



Flood Map Adoption

- **FEMA** sends a Letter of Final Determination, including effective date, for new flood maps.
- Residential and commercial property owners with a federally-backed loan or mortgage located in the SHFA will need to obtain flood insurance, as required by their lender.
- New maps will be available through FEMA's Flood Map Service Center.
- Community members may submit data to amend or revise flood maps through FEMA's **Letter of Map Amendment or Revision** process.
- Estimated Effective Map Date: **Spring 2027**



FEMA

Flood Insurance Requirements and Options

- **Required** for properties, both residential and commercial, with federally backed mortgages located in SFHAs.
- **Renters:**
 - Can purchase their own flood insurance policies.
 - Standard renters' insurance does not cover flood damage.
- **Discount Opportunities:**
 - Community Rating System (CRS)
 - Risk Rating 2.0
 - Newly Mapped and Pre-FIRM Statutory (legally mandated) Discounts
- **Resources for Residents:**
 - Visit [FloodSmart.gov](https://www.floodsmart.gov) for quotes, provider options, and educational tools.
 - Call the National Flood Insurance Program (NFIP) Help Center at 877-336-2627 for personalized assistance.

Communications and Outreach

- **Communicating with Residents**

- Direct mailing to properties identified within Special Flood Hazard Areas (SFHAs).
- Email updates via the City's GovDelivery mailing list. To signup, visit: SRCity.org/FEMAFloodMapping

- **Community Meeting**

- City to host public meeting with FEMA and National Flood Insurance Program (NFIP) representatives to explain the flood map updates and answer questions.

Community Resources



FEMA

Mapping and Insurance eXchange
Customer Care Center

Phone:

877-FEMA-MAP (877-336-2627)

Email:

FEMA-FMIX@fema.dhs.gov

Web:

fema.gov/flood-maps



SRCity.org/FEMAFloodMapping

- FEMA Mapping Project Updates and resources
- Sign up for email updates
- FAQs
- Contact Information